

Life and Career Essentials

(Revised June, 2008)

Recommended Grade Level: 12th Grade – All students

Recommended Length: One Year (May be offered as two separate semesters)

Use of Course: Highly recommended as capstone course for any student pursuing a career in Human Services. Research clearly shows that people in service professions who have their own personal lives in order are more effective helping others. The local Life and Career Essentials (LCE) course should be designed to include the following competencies. One semester would deal with financial literacy and the other with relationship literacy. Life/Work literacy competencies should be distributed between the two semesters. Students who are gaining financial literacy skills through another course required of all students (i.e. personal finance) would not be required to complete the financial literacy semester of the LCE course. This instrument may also be used, in part, to determine the technical achievement measure required by the Perkins accountability requirement.

Course Description:

Students will gain the knowledge and skills to make informed decisions as they assume adult roles and responsibilities. These decisions are organized into three broad categories: financial literacy, relationship literacy and life/work literacy. The focus is on the knowledge and skills young adults need to become independent, responsible, and engaged members of society, with emphasis on the next 5-10 years of their life.

Topic: Financial Literacy	0 = No exposure 1 = Beginning 2 = Progressing 3 = Proficient 4 = Advanced				
	0	1	2	3	4
Benchmark 1: Explore factors that influence financial planning.					
1.1 Identify and explore personal values as well as those of society.					
1.2 Demonstrate the decision making process in setting financial goals.					
1.3 Analyze how career choice, level of education and skills, and economic conditions impact lifestyle and financial goals.					
Benchmark 2: Analyze the need and benefits of developing a lifetime financial plan through a simulated experience or project.					
2.1 Identify and implement the steps in developing a personal financial plan. (earning, spending, saving/investing)					
2.2 Analyze the factors that affect financial planning throughout the life cycle.					
2.3 Examine the sources, benefits and costs of credit; compare terms and conditions of credit; evaluate factors of creditworthiness; explain purpose and components of credit records including how to protect a credit rating; examine ways to avoid and correct credit problems through ethical decision making.					
2.4 Compare investment and savings alternatives, identify sources of investment information, and analyze factors affecting the rate of return on investments and savings.					
2.5 Analyze factors that affect housing decisions throughout the lifecycle (renting vs. buying)					
2.6 Examine the role of insurance (auto, home, life, health) in protecting against financial loss					

Benchmark 3: Examine consumer rights, responsibilities and protection.					
3.1 Describe the rights and responsibilities of consumer and businesses in a variety of settings, including when using emerging technologies and ethical practices.					
3.2 Identify fraudulent practices and schemes and determine ways to avoid them and deal with the repercussions... (i.e., identity theft, computer security)					
3.3 Examine agencies that protect consumers and that regulate financial institutions and processes and demonstrate knowledge of how to access their services.					
3.4 Examine the role of professional advisors and how to evaluate and select their services, including ethical practices.					
<i>Topic: Life/Work Literacy</i>					
Benchmark 4: Develop strategies for life-long career planning.					
4.1 Analyze significance of work for self, family and society.					
4.2 Evaluate career choices in relation to life management plan.					
4.3 Identify factors that impact current and future career choices.					
4.4 Identify skills to apply, interview and maintain employment.					
Benchmark 5: Analyze life/work issues.					
5.1 Identify workplace norms regarding life/work issues.					
5.2 Identify governmental policy and initiatives impacting life/work issues.					
5.3 Investigate how companies are responding to life/work issues.					
5.4 Analyze how life/work issues are portrayed in the media.					
5.5 Identify and analyze issues facing low-wage workers.					
5.6 Investigate sexual harassment in the workplace.					
5.7 Investigate the myths and realities of gender equity issues. (i.e., glass ceiling, male usage of family leave)					
5.8 Analyze the driving forces for working (living for work vs. working to live)					

Topic: Relationship Literacy

Benchmark 6: Interpret the impact of heredity, environment, emotions and attitudes on personal development.

6.1 Identify stages of development throughout the life span.					
6.2 Apply Maslow's Hierarchy of Needs to the life span.					
6.3 Examine life span experiences (such as but not limited too influences of self esteem, self concept, attitudes, personality characteristic) and their influence on personal identity.					

Benchmark 7: Analyze the impact of the family as a system on individuals and society.

7.1 Identify the basic functions of families within society.					
7.2 Compare family structures from an historical perspective.					
7.3 Explore the influences on the family in preserving one's culture and transmitting traditions.					
7.4 Evaluate parenting practices and their impact on individuals, families and society.					

Benchmark 8: Evaluate effective conflict prevention and conflict resolution techniques.

8.1 Demonstrate an understanding of conflict resolution.					
8.2 Evaluate alternative methods of solving problems, accomplishing tasks and consequences for actions.					
8.3 Manage the physical, social and emotional environment to reduce conflict and promote safety in the family, workplace and community.					

Benchmark 9: Demonstrate appropriate communication skills that contribute to positive relationships.

9.1 Examine techniques that will promote effective personal communication. (listening, writing, nonverbal)					
9.2 Analyze how personal values, attitudes, skills and behavior affect interpersonal communication (ethics and etiquette)					
9.3 Evaluate appropriate and inappropriate methods of interacting with others in personal, workplace and community settings.					
9.4 Apply leadership, citizenship and teamwork skills as an integral part of classroom activities.					
9.5 Communicate respectfully and effectively with people of different cultures and diverse perspectives.					

Benchmark 10: Examine healthy and unhealthy family, social and workplace relationships.

10.1 Identify personal character traits that contribute to positive relationships and healthy lifestyles.					
10.2 Examine characteristics and behaviors associated with family, social and workplace roles and relationships.					
10.3 Examine characteristics and behaviors associated with domestic abuse and violence.					
10.4 Examine characteristics and behaviors associated with personal and workplace safety.					
10.5 Compare and contrast healthy and unhealthy relationships.					

Topic: Life/Work Literacy

Benchmark 11: Analyze components of wellness across the lifespan.

11.1 Explore dimensions of physical, emotional, social, spiritual, mental and occupational wellness.					
11.2 Predict how lifestyle choices will affect personal wellness and health.					

Benchmark 12: Analyze the impact of crisis on families, finances and futures.

12.1 Define and explore the elements of crisis.					
12.2 Recognize physical, emotional, social, spiritual, mental and occupational crisis.					
12.3 Develop strategies and techniques for crisis management.					

Benchmark 13: Examine cultural issues that impact family and lifestyle balance.

13.1 Explore the historical and cultural perspective of separating life, family and work.					
13.2 Identify the work of the family and develop strategies for sharing those responsibilities.					
13.3 Investigate how family composition and income influences how home and family responsibilities are managed					
13.4 Evaluate the impact of family structure on the workplace.					
13.5 Analyze the impact of occupational demands on family life.					
13.6 Examine the challenges of entering and re-entering the work force.					

Benchmark 14: Examine life/work stress and management strategies for individuals, families and workplace environments.

14.1 Examine internal and external origins of personal stress and how individuals respond to stress in different ways.					
14.2 Identify stressors in the family and in the workplace and describe the interrelationships.					
14.3 Identify symptoms of stress on individuals' health, in workplace environments and on family life.					
14.4 Develop strategies and techniques to effectively manage stress.					

Benchmark 15: Explore how community resources and support systems impact life work issues.

15.1 Examine child and eldercare options in the community and the communities' position related to the need for these options.					
15.2 Explore how community members use their time at work, at home and leisure.					
15.3 Analyze opportunities and community support for women and minorities related to employment.					